

FILED
3/9/22 10:41 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Audelia A. Stoutamire : Bankruptcy Case No. 19-24371-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this *9th day of March, 2022*, it is hereby **ORDERED, ADJUDGED, and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated *February 2, 2022*, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. For the remainder of the Plan term, the periodic Plan payment is to be **\$1,817.00** as of **March, 2022**. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. (A2)

2. The secured claim(s) of the following Creditor(s) shall govern as to the claim amount and paid at the modified plan terms: ***Ally Financial Cl. #9***. (B9)

3. The Debtor's student loan with ***US Dept. EDU-NELNET*** is to be specially classified and paid in the amount of **\$199.59** per month as long term continuing debt subject to the following payment terms. (a) The proposed monthly payment for specially classified claims in the Plan (which claims are to be treated as long term continuing debt) is to be held on reserve until payments begin to Part 5.1 Unsecured Creditors (which will be no later than the completion of payment of all priority creditors (if any)); (b) At the commencement of distributions to the specially classified and Part 5.1 Unsecured Creditors (collectively the "Unsecured Classes") the amount available for distribution (which includes the full amount reserved for the specially classified claims) shall be pro-rated between the Unsecured Classes (which proration shall be calculated on the total projected amount to be paid to each class during the plan term); and, (c) In the event of a dismissal of the case, the Trustee's balance on hand shall not be refunded to the Debtor but shall, instead, be distributed to the Unsecured Classes consistent with the foregoing proration formula. (E52)

4. ***Peoples Natural Gas Company*** is to be paid per Order dated *11/4/21* at Doc **82**. (D34)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims
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within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

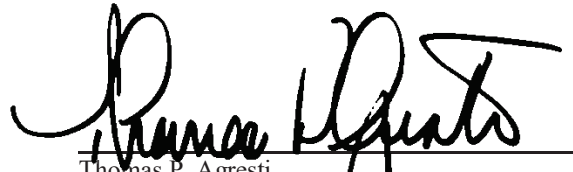
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without
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further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti nms
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Audelia A. Stoutamire
Debtor

Case No. 19-24371-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 09, 2022

User: auto
Form ID: pdf900

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2022:

Recip ID	Recipient Name and Address
db	+ Audelia A. Stoutamire, 929 Gary Ave, Clairton, PA 15025-1107
cr	+ Clairton City School District, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Clairton School District, c/o McGrail & Associates, LLC, 1714 Lincoln Way, White Oak, PA 15131, UNITED STATES 15131-1716
15154301	Allegheny County Treasurer, c/o Jordan Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
15154308	CBCS Collection Agency, P.O. Box 2724, Columbus, OH 43216-2724
15154309	Chartwell - Pennsylvania, Po Box 360552, Pittsburgh, PA 15251-6552
15154310	+ City of Clairton, c/o McGrail & Assoc., 1714 Lincoln Way, McKeesport, PA 15131-1716
15195666	+ City of Clairton, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15154311	+ City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297
15183785	+ Clairton City School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15154313	+ Clairton School District, c/o McGrail & Assoc., 1714 Lincoln Way, McKeesport, PA 15131-1716
15154315	+ Continental Finance, c/o Holstead Financial Services, Po Box 828, Skokie, IL 60076-0828
15154319	+ Credit One Bank & LVNV Funding, c/o FBCS Inc., 330 South Warminster Road, Suite 353, Hatboro, PA 19040-3433
15185024	Deutsche Bank National Trust Company et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15154322	Dr. David Weber, c/o Collection Service Center Inc., 839 5th Ave., Po Box 560, New Kensington, PA 15068-0560
15154327	HSBC Card Services, Po Box 71104, Charlotte, NC 28272-1104
15154329	+ Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
15154332	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15154333	Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
15154334	+ Proactive, c/o Northshore Agency Inc., 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
15154335	Quest Diagnostics, Po Box 740717, Cincinnati, OH 45274-0717
15154336	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15180340	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15180418	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15154339	+ University of Pittsburgh Physicians, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 09 2022 23:51:44	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Mar 09 2022 23:43:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 09 2022 23:51:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 09 2022 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15154304	+ Email/Text: bankruptcy@sequium.com	Mar 09 2022 23:43:00	AT&T, c/o Sequium Asset Solutions, 1130 North Chase Parkway, Suite 150, Marietta, GA 30067-6429

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User: auto

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15182109	+ Email/Text: g20956@att.com	Mar 09 2022 23:43:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15154302	Email/Text: ally@ebn.phinsolutions.com	Mar 09 2022 23:43:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
15174720	Email/Text: ally@ebn.phinsolutions.com	Mar 09 2022 23:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15154303	+ Email/Text: bk rpt@retrievalmasters.com	Mar 09 2022 23:43:00	American Medical Collections, PO Box 1235, Elmsford, NY 10523-0935
15187670	+ Email/Text: csc.bankruptcy@amwater.com	Mar 09 2022 23:43:00	American Water, P.O. Box 578, Alton, IL 62002-0578
15154305	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 09 2022 23:51:41	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15169193	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 09 2022 23:51:41	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15183456	+ Email/Text: bankruptcy@cavps.com	Mar 09 2022 23:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15154314	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 09 2022 23:51:44	Comenity Bank & World Shopping Network, World Financial Capital Bank, c/o Portfolio Recovery Assoc., Po Box 12914, Norfolk, VA 23541-0914
15183788	+ Email/Text: ebnjts@grblaw.com	Mar 09 2022 23:43:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15154316	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 09 2022 23:43:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15154317	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 09 2022 23:43:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15154318	Email/PDF: creditonebknottifications@resurgent.com	Mar 09 2022 23:51:39	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15154320	+ Email/Text: bankruptcy@sequium.com	Mar 09 2022 23:43:00	Credit One Bank & LVNV Funding, c/o Sequium Asset Solutions, 1130 North Chase Parkway, Suite 150, Marietta, GA 30067-6429
15154321	Email/Text: Bankruptcy.Consumer@dish.com	Mar 09 2022 23:43:00	Dish Network, c/o ERC Collection Agency, Dept 0063, Palatine, IL 60055-0063
15182187	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 09 2022 23:43:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15154323	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 09 2022 23:43:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15154325	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 09 2022 23:43:00	GE Capital, c/o Midland Funding & Midland Credit, Po Box 2121, Warren, MI 48090-2121
15154326	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 09 2022 23:43:00	Genesis Credit, Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
15154324	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 09 2022 23:43:00	Fingerhut, c/o Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15182009	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 09 2022 23:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15154328	+ Email/Text: notices@burt-law.com	Mar 09 2022 23:43:00	Jefferson Capital Systems & Metabank, c/o Law Office of Burton Neil, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
15180452	Email/PDF: resurgentbknottifications@resurgent.com		

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		Mar 09 2022 23:51:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15181852	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 09 2022 23:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15154330	+ Email/Text: electronicbkydocs@nelnet.net	Mar 09 2022 23:43:00	Nelnet & US Dept. of Education, P.O. Box 82561, Lincoln, NE 68501-2561
15173611	Email/PDF: cbp@onemainfinancial.com	Mar 09 2022 23:51:38	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15154331	Email/PDF: cbp@onemainfinancial.com	Mar 09 2022 23:51:44	One Main Financial, Po Box 64, Evansville, IN 47701-0064
15171846	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 09 2022 23:51:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15181716	Email/Text: bnc-quantum@quantum3group.com	Mar 09 2022 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15178467	Email/Text: bnc-quantum@quantum3group.com	Mar 09 2022 23:43:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15154337	+ Email/Text: amieg@stcol.com	Mar 09 2022 23:43:00	State Collections Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
15155129	+ Email/PDF: gecsed@recoverycorp.com	Mar 09 2022 23:51:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177023	+ Email/Text: documentfiling@lciinc.com	Mar 09 2022 23:43:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15154338	+ Email/Text: bankruptcydepartment@tsico.com	Mar 09 2022 23:43:00	The Dentistry of Pittsburgh, c/o Transworld Systems Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
15154340	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 09 2022 23:43:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15154341	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 09 2022 23:43:00	Wayfair, c/o Comenity Bank, PO Box 659617, San Antonio, TX 78265-9617

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15154306	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15154307	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15154312	*+	City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Clairton City School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Audelia A. Stoutamire julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Patricia Liptak McGrail	on behalf of Creditor Clairton School District pmcgrail@plmoffice.com tpontia@plmoffice.com;lkurka@plmoffice.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
TOTAL: 10	